

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOR V. CHYTIL
RACHAEL K. CHYTIL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-23244

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.
Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/04/2015 and confirmed on 10/26/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		87,304.26
Less Refunds to Debtor	1,295.02	
TOTAL AMOUNT OF PLAN FUND		86,009.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,943.63	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,943.63

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 0791	0.00	52,704.64	0.00	52,704.64
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 0791	17,368.81	17,368.81	0.00	17,368.81
	PITTSBURGH WATER & SEWER AUTHOR Acct: 2N18	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 4001	8,043.53	8,043.53	398.63	8,442.16
					78,515.61

Priority					
	EUGENE D FRANK ESQ Acct:	0.00	0.00	0.00	0.00
	THOR V. CHYTIL Acct:	0.00	0.00	0.00	0.00
	THOR V. CHYTIL Acct:	330.25	330.25	0.00	0.00
	THOR V. CHYTIL Acct:	964.77	964.77	0.00	0.00
	LAW OFFICES OF EUGENE D FRANK Acct:	0.00	0.00	0.00	0.00
	EUGENE D FRANK ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 0791	350.00	350.00	0.00	350.00
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 0791	200.00	200.00	0.00	200.00
					550.00

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 8932	91.63	0.00	0.00	0.00
	CHASE AUTO FINANCE(*) Acct: 1653	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP	1,204.04	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1126				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: 2119				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 9337				
	MIDLAND FUNDING LLC	547.06	0.00	0.00	0.00
	Acct: 2467				
	MIDLAND FUNDING LLC	1,895.95	0.00	0.00	0.00
	Acct: 0816				
	PRA RECEIVABLES MANAGEMENT LLC - ,	886.26	0.00	0.00	0.00
	Acct: 5996				
	PREMIER WOMENS HEALTH LTD	0.00	0.00	0.00	0.00
	Acct: 5986				
	SEWICKLEY PATHOLOGISTS	0.00	0.00	0.00	0.00
	Acct: 2001				
	UPMC PHYSICIAN SERVICES++	0.00	0.00	0.00	0.00
	Acct: 0007				
	PEOPLES NATURAL GAS CO LLC - EQUIT	253.75	0.00	0.00	0.00
	Acct: 0329				
	S JAMES WALLACE ESQ**	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS		79,065.61
TOTAL CLAIMED		
PRIORITY	550.00	
SECURED	25,412.34	
UNSECURED	4,878.69	

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

THOR V. CHYTIL
RACHAEL K. CHYTIL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-23244

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thor V. Chytil
Rachael K. Chytil
Debtor(s)

Case No. 15-23244-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 25, 2020

User: jhel
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Thor V. Chytil, Rachael K. Chytil, 1209 Tweed Street, Pittsburgh, PA 15204-1633
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ Pittsburgh Water & Sewers Authority, 1200 Penn Avenue, Ste 100, Pittsburgh, PA 15222-4216
14102640	+ Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
14102641	Chase/Subaru Motors Finance, PO Box 901037, Fort Worth, TX 76101-2037
14102642	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
14102643	+ Citi, PO Box 6004, Sioux Falls, SD 57117-6004
14102645	+ Cristina L. Connor, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14129545	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14102648	HSBC - Best Buy, Retail Services, PO Box 5893, Carol Stream, IL 60197-5893
14102647	+ Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1459
14149855	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14172861	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14159843	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14102654	+ Premier Women's Health, LTD, 301 Ohio River Blvd., Suite 301, Sewickley, PA 15143-1300
14102657	+ Sewickley Pathologists, PO Box 105, Allison Park, PA 15101-0105
14102661	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14102660	UPMC Physician Services, 417 Bridge Street, Danville, VA 24541-1403

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14102637	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:35:35	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
14102638	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:37:48	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14102636	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:33:52	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14102635	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:35:36	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14102639	Email/Text: bk.notifications@jpmchase.com	Nov 26 2020 03:43:00	Chase, PO Box 901076, Fort Worth, TX 76101-2076
14102644	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 26 2020 03:45:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
14154283	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 26 2020 03:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14102646	Email/Text: GCSBankruptcy@gcserv.com	Nov 26 2020 03:28:00	GC Services LP, 6330 Gulfon, Houston, TX 77081
14131626	Email/Text: bk.notifications@jpmchase.com	Nov 26 2020 03:43:00	JPMorgan Chase Bank N.A., National Bankruptcy

District/off: 0315-2

User: jhel

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Date Rcvd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 37

			Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14102649	Email/Text: rcpsbankruptcynotices@parallon.com	Nov 26 2020 03:45:00	MediCredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
14102650	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 26 2020 03:43:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14102651	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 26 2020 03:43:00	Midland Funding LLC, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
14102652	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 26 2020 03:43:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14102653	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 26 2020 03:35:21	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14127277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 26 2020 03:35:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14102656	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 26 2020 03:44:00	Quicken Loans, Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14102655	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 26 2020 03:44:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
14102658	Email/PDF: gecsedl@recoverycorp.com	Nov 26 2020 03:36:51	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14102659	Email/PDF: gecsedl@recoverycorp.com	Nov 26 2020 03:33:27	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Quicken Loans Inc.
14113469	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
------	---------------

Andrew F Gornall

District/off: 0315-2

User: jhel

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Date Rcvd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 37

on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com

Brian Nicholas

on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com

Eugene D. Frank

on behalf of Debtor Thor V. Chytil efrank.esq@comcast.net

Eugene D. Frank

on behalf of Joint Debtor Rachael K. Chytil efrank.esq@comcast.net

Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewers Authority jhunt@grblaw.com cnoroski@grblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 9